UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS EL PASO DIVISION

IN RE:	§	Case No. 18-30888-HCM
GUILLERMO PALLARES	§	
CARMEN C. PALLARES	§	
Debtor(s)	§	Chapter 7

RESPONSE TO MOTION OF BANK OF AMERICA, NA TO LIFT AUTOMATIC STAY

Ronald E. Ingalls, Chapter 7 Trustee, files this Response to Motion of Bank of America, NA, to Lift Automatic Stay, and would show the Court as follows:

- 1. The allegations of paragraph 1 through 4 are admitted.
- The Trustee is without sufficient information to admit the allegations of paragraphsthrough 9, and therefore denies the same.
- 3. The allegations of paragraph 10 are denied. The Motion itself discloses a debt of approximately \$20,000, but shows that the property may be worth \$182,000. The Trustee has employed a real estate broker, and expects this property to sell soon. There is sufficient equity to adequately protect the Movant.

WHEREFORE, PREMISES CONSIDERED, Ronald E. Ingalls, Chapter 7 Trustee, prays that the Court deny the Motion of Bank of America, NA, to Lift Automatic Stay, regarding the property described as 8524 A Wingo Way, El Paso Texas and for other just relief.

/s/ Ronald E. Ingalls Ronald E. Ingalls Chapter 7 Trustee SBT 10391900 PO Box 2867 Fredericksburg, TX 78624 Tel: (830) 321-0878

Fax: (830) 321-0913

Email: ron@ingallstrustee.com

CERTIFICATE OF SERVICE

The signature above certifies that a true and correct copy of the foregoing document has been served by first class, U.S. mail, postage prepaid via the noticing center with service ordered on February 12, 2019, on the following:

United States Trustee - EP12 United States Trustee 615 E Houston Ste 533 San Antonio, TX 78205-2055 Pallares, Guillermo And Pallares, Carmen C. 8520 Wingo Way El Paso, TX 79907

Bank of America, NA c/o Megan F. Clontz, Esq 2201 W Royal Lane Ste 155 Irving, TX 75063

MIGUEL ALEJANDRO FLORES TANZY & BORREGO LAW OFFICES 2610 MONTANA AVENUE EL PASO, TX 799033712